

United States Bankruptcy Court  
Northern District of Illinois

## Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): <b>OLEFERCHIK, NICHOLAS R.</b>		Name of Joint Debtor (Spouse) (Last, First, Middle): <b>OLEFERCHIK, VICKI</b>																															
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):  <b>XXX-XX-3247</b>		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):  <b>XXX-XX-2987</b>																															
Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, state all):  <b>416 E. PRARIE ST. MARENGO, IL</b>		Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, state all):  <b>416 E. PRARIE ST. MARENGO, IL</b>																															
Street Address of Debtor (No. & Street, City, and State):  <b>416 E. PRARIE ST. MARENGO, IL</b>		Street Address of Joint Debtor (No. & Street, City, and State):  <b>416 E. PRARIE ST. MARENGO, IL</b>																															
ZIP CODE <b>60152</b>		ZIP CODE <b>60152</b>																															
County of Residence or of the Principal Place of Business: <b>MCHENRY</b>		County of Residence or of the Principal Place of Business: <b>MCHENRY</b>																															
Mailing Address of Debtor (if different from street address):  <b>ZIP CODE</b>		Mailing Address of Joint Debtor (if different from street address):  <b>ZIP CODE</b>																															
Location of Principal Assets of Business Debtor (if different from street address above):  <b>ZIP CODE</b>																																	
<b>Type of Debtor</b> (Form of Organization) (Check one box.)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) <hr/> <hr/>		<b>Nature of Business</b> (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other  <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code.)																															
		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13  <b>Nature of Debts</b> (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.																															
<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached  <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b) See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Chapter 11 Debtors</b> <b>Check one box:</b> <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). <b>Check if:</b> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2 million. <hr/> <b>Check all applicable boxes</b> <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).																															
<b>Statistical/Administrative Information</b> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		<b>THIS SPACE IS FOR COURT USE ONLY</b>																															
<b>Estimated Number of Creditors</b> <table> <tr> <td>1-</td> <td>50-</td> <td>100-</td> <td>200-</td> <td>1,000-</td> <td>5,001-</td> <td>10,001-</td> <td>25,001-</td> <td>50,001-</td> <td>Over</td> </tr> <tr> <td>49</td> <td>99</td> <td>199</td> <td>999</td> <td>5,000</td> <td>10,000</td> <td>25,000</td> <td>50,000</td> <td>100,000</td> <td>100,000</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>		1-	50-	100-	200-	1,000-	5,001-	10,001-	25,001-	50,001-	Over	49	99	199	999	5,000	10,000	25,000	50,000	100,000	100,000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>									
1-	50-	100-	200-	1,000-	5,001-	10,001-	25,001-	50,001-	Over																								
49	99	199	999	5,000	10,000	25,000	50,000	100,000	100,000																								
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																								
<b>Estimated Assets</b> <input checked="" type="checkbox"/> \$0 to \$10,000 <input type="checkbox"/> \$10,000 to \$100,000		<input type="checkbox"/> \$10,000 to \$100,000 <input type="checkbox"/> \$100,000 to \$1 million <input type="checkbox"/> \$1 million to \$100 million <input type="checkbox"/> \$100 million to More than \$100 million																															
<b>Estimated Liabilities</b> <input type="checkbox"/> \$0 to \$50,000		<input checked="" type="checkbox"/> \$50,000 to \$100,000 <input type="checkbox"/> \$100,000 to \$1 million <input type="checkbox"/> \$1 million to \$100 million <input type="checkbox"/> \$100 million to More than \$100 million																															

<b>Voluntary Petition</b> (This page must be completed and filed in every case)		Name of Debtor(s): <b>NICHOLAS R. OLEFERCHIK, VICKI OLEFERCHIK</b>	
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet.)			
Location Where Filed: <b>NONE</b>	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>NONE</b>	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).	
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		X <u>5/29/2007</u> Signature of Attorney for Debtor(s) <u>MATTHEW M LITVAK</u> Date <u>6208529</u>	
<b>Exhibit C</b>			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?			
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input type="checkbox"/> No			
<b>Exhibit D</b>			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)			
<input type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.			
If this is a joint petition:			
<input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Statement by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following).			
(Name of landlord that obtained judgment)			
(Address of landlord)			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**NICHOLAS R. OLEFERCHIK, VICKI  
OLEFERCHIK****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X s/ NICHOLAS R. OLEFERCHIK**Signature of Debtor **NICHOLAS R. OLEFERCHIK****X s/ VICKI OLEFERCHIK**Signature of Joint Debtor **VICKI OLEFERCHIK**

Telephone Number (If not represented by attorney)

**5/29/2007**

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X Not Applicable**

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

**Signature of Attorney****X**

Signature of Attorney for Debtor(s)

**MATTHEW M LITVAK, 6208529**

Printed Name of Attorney for Debtor(s) / Bar No.

**MATTHEW M. LITVAK**

Firm Name

**155 N HARBOR DRIVE 4301**

Address

**CHICAGO, IL 60601****312-337-8131****312-240-0405**

Telephone Number

**5/29/2007**

Date

**Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparer, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

**Not Applicable**

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. 110.)

Address

**X Not Applicable**

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X Not Applicable**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Official Form 6 - Summary (10/06)

United States Bankruptcy Court  
Northern District of Illinois

In re NICHOLAS R. OLEFERCHIK VICKI OLEFERCHIK,  
Debtors

Case No. \_\_\_\_\_  
Chapter 7 \_\_\_\_\_

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	3	\$ 7,780.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	3		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	11		\$ 52,401.48	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	2			\$ 4,287.10
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 3,898.00
TOTAL		25	\$ 7,780.00	\$ 52,401.48	

In re: NICHOLAS R. OLEFERCHIK VICKI OLEFERCHIK  
Debtors

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
		Total ➤		<b>0.00</b>

(Report also on Summary of Schedules.)

In re NICHOLAS R. OLEFERCHIK VICKI OLEFERCHIK

Debtors

Case No. \_\_\_\_\_

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>DEBTOR'S SAVINGS ACCOUNT, CHASE.</b>	J	<b>0.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.		<b>SECURITY DEPOSIT FOR DEBTORS' LEASEHOLD INTEREST IN 416 E. PRARIE, MARENGO, IL</b>	H	<b>1,000.00</b>
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>DEBTORS' HOUSEHOLD GOODS AND FURNISHINGS, BEDROOM SET FOR CHILDREN AND DEBTORS, DINING ROOM TABLE, CHAIRS, COUCH, TELEVISION IN DEBTORS POSSESSION.</b>	W	<b>1,500.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		<b>DEBTORS' NECESSARY WEARING APPAREL IN DEBTORS' POSSESSION</b>	W	<b>0.00</b>
Wearing apparel.		<b>DEBTOR'S NECESSARY WEARING APPAREL, IN DEBTOR'S POSSESSION.</b>	H	<b>50.00</b>
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>LIFE INSURANCE POLICY.</b> <b>SURRENDER VALUE, ZERO.</b>	H	<b>0.00</b>
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			

In re NICHOLAS R. OLEFERCHIK VICKI OLEFERCHIK

Debtors

Case No. \_\_\_\_\_

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give Particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			

In re **NICHOLAS R. OLEFERCHIK VICKI OLEFERCHIK**

Debtors

Case No.

(If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2000, DODGE DURANGO</b>	J	<b>5,230.00</b>
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

2 continuation sheets attached

Total ➤

**\$ 7,780.00**

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re NICHOLAS R. OLEFERCHIK VICKI OLEFERCHIK,  
Debtors

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)

11 U.S.C. § 522(b)(2)  
 11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds  
\$125,000.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2000, DODGE DURANGO	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	4,800.00 430.00	5,230.00
DEBTORS' HOUSEHOLD GOODS AND FURNISHINGS, BEDROOM SET FOR CHILDREN AND DEBTORS, DINING ROOM TABLE, CHAIRS, COUCH, TELEVISION IN DEBTORS POSSESSION.	735 ILCS 5/12-1001(b)	1,000.00	1,500.00
DEBTOR'S NECESSARY WEARING APPAREL, IN DEBTOR'S POSSESSION.	735 ILCS 5/12-1001(a),(e)	0.00	50.00
DEBTOR'S SAVINGS ACCOUNT, CHASE.	735 ILCS 5/12-1001(b)	0.00	0.00
LIFE INSURANCE POLICY. SURRENDER VALUE, ZERO.	735 ILCS 5/12-1001(b)	0.00	0.00
SECURITY DEPOSIT FOR DEBTORS' LEASEHOLD INTEREST IN 416 E. PRARIE, MARENKO, IL	735 ILCS 5/12-901	1,000.00	1,000.00

In re NICHOLAS R. OLEFERCHIK VICKI OLEFERCHIK,  
Debtors

Case No. \_\_\_\_\_  
(If known) \_\_\_\_\_

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR  HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.						0.00	0.00
		VALUE \$5,230.00					

0

continuation sheets  
attached

Subtotal >  
(Total of this page)

Total >  
(Use only on last page)

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

(Report also on Summary of (If applicable, report  
Schedules) also on Statistical  
Summary of Certain  
Liabilities and  
Related Data.)

Official Form 6E (10/06)

In re NICHOLAS R. OLEFERCHIK VICKI OLEFERCHIK

Debtors

Case No. \_\_\_\_\_

(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

**Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

**Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

**Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

**Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

In re NICHOLAS R. OLEFERCHIK VICKI OLEFERCHIK,  
Debtors

Case No.

(If known)

**Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

**Deposits by individuals**

Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

**Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

**Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

**Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Official Form 6E (10/06) - Cont.

In re NICHOLAS R. OLEFERCHIK VICKI OLEFERCHIK  
Debtors

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

### Type of Priority: Taxes and Certain Other Debts Owed to Governmental

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.			STUDENT LOAN				0.00	0.00	0.00

Sheet no. 2 of 2 continuation sheets attached to Schedule of  
Creditors Holding Priority Claims

Subtotals  
(Totals of this page)

Total ➤

(Use only on last page of the completed  
Schedule E. Report also on the Summary of  
Schedules.)

Total ➤

(Use only on last page of the completed  
Schedule E. If applicable, report also on the  
Statistical Summary of Certain Liabilities  
and Related Data.)

\$ <b>0.00</b>	\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>		
	\$ <b>0.00</b>	\$ <b>0.00</b>

Official Form 6F (10/06)

In re NICHOLAS R. OLEFERCHIK VICKI OLEFERCHIK  
Debtors

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>5467-00019500-5900</b>		<b>H</b>			<b>X</b>		<b>7,326.86</b>
5/3 BANK C/O CLIENT SERVICES INC. 3451 HARRY TRUMAN BLVD. ST. CHARLES, MO 63301			CREDIT CARD PURCHASES OF CONSUMER GOODS INCURRED IN 2006.				
ACCOUNT NO. <b>58360007432</b>							<b>1,033.00</b>
ADVANCE AMERICA c/o PARAGON WAY INC. 2101 W BEN WHITE BLVD SUITE 103 AUSTIN, TX 78704							
ACCOUNT NO. <b>58360007432</b>		<b>W</b>			<b>X</b>		<b>1,033.00</b>
ADVANCE AMERICA PARAGON WAY, INC. 2101 W. BEN WHITE BLVD. SUITE 103 AUSTIN, TX 78704							
ACCOUNT NO. <b>060261076400000</b>		<b>H</b>			<b>X</b>		<b>52.22</b>
ALLIANCE ONE 1684 WOODLANDS DR. SUITE 150 MAUMEE, OH 43537							
ACCOUNT NO. <b>6019-1807-0450-2307</b>		<b>H</b>			<b>X</b>		<b>1,561.36</b>
AMERI.CARE.CAR GE MONEY BANK EL PASO, TX 79998-1127			CREDIT CARD PURCHASES OF CONSUMER GOODS INCURRED IN 2006.				

11 Continuation sheets attached

Subtotal	➤	\$ <b>11,006.44</b>
Total	➤	\$ <span style="border: 1px solid black; padding: 2px;"></span>

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

Official Form 6F (10/06) - Cont.

In re NICHOLAS R. OLEFERCHIK VICKI OLEFERCHIK  
Debtors

Case No.

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3717-1296-3461-000		J			X		3,005.77
AMERICAN EXPRESS C/O NCO FINANCIAL SYSTEM POB 15760 DEPT 07 WILMINGTON, DE 19850-576			CREDIT CARD PURCHASES OF CONSUMER GOODS INCURRED IN 2006.				
ACCOUNT NO. 2316EWB		J			X		92.10
BARRINGTON ANESTHESIA 8135 N. MILWAUKEE AVE. NILES, IL 60714			MEDICAL SERVICES.				
ACCOUNT NO. 0862-6427-028		W			X		70.02
BMG MUSIC NATIONWIDE COLLECTIONS 805 VIRGINIA AVE. SUITE 1 FORT PIERCE, FL 34892			MERCHANT CREDIT CARD PURCHASES OF CONSUMER GOODS.				
ACCOUNT NO. 5291-0720-4978-7142		H			X		734.69
CAPITAL ONE 15000 CAPITAL ONE DRIVE RICHMOND, VA 23238			CREDIT CARD PURCHASES OF CONSUMER GOODS INCURRED IN 2006.				
ACCOUNT NO. 4121-7421-0398-8419		W			X		1,262.68
CAPITAL ONE c/o NORTHLAND GROUP POB 390846 EDINA, MN 55439			CREDIT CARD PURCHASES OF CONSUMER GOODS INCURRED IN 1996.				

Sheet no. 1 of 11 continuation sheets attached  
to Schedule of Creditors Holding Unsecured  
Nonpriority Claims

Subtotal	➤	\$ 5,165.26
Total	➤	\$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

Official Form 6F (10/06) - Cont.

In re NICHOLAS R. OLEFERCHIK VICKI OLEFERCHIK  
Debtors

Case No.

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>7828658480333</b>		<b>H</b>			<b>X</b>		<b>122.75</b>
CB ACCOUNTS INC. 1101 MAIN ST. PEORIA, IL 60606							
ACCOUNT NO. <b>1697</b>		<b>W</b>					<b>1,034.00</b>
CBE GROUP 131 Tower Park Drive SUITE 100 Waterloo, IA 50701							
ACCOUNT NO. <b>A0508700250</b>		<b>J</b>	MEDICAL SERVICES		<b>X</b>		<b>0.00</b>
CENTEGRA 4201 Medical Center Drive MCHENRY, IL 60050							
ACCOUNT NO. <b>B0520700256</b>		<b>J</b>	MEDICAL SERVICES.		<b>X</b>		<b>129.25</b>
CENTEGRA HEALTH SYSTEMS c/o AUTOMATED ACCT. MNG. 4800 MILLS CIVIC PKWY, SUITE 202 W. DESMOINES, IA 50265							
ACCOUNT NO. <b>B0520700256</b>		<b>J</b>	MNEDICAL SERVICES		<b>X</b>		<b>250.35</b>
CENTEGRA HEALTH SYSTEMS AUTOMATED ACCT. MGMT SUITE 202 W. DES MOINES, IA 50265							

Sheet no. 2 of 11 continuation sheets attached  
to Schedule of Creditors Holding Unsecured  
Nonpriority Claims

Subtotal	➤	\$ <b>1,536.35</b>
Total	➤	\$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

Official Form 6F (10/06) - Cont.

In re NICHOLAS R. OLEFERCHIK VICKI OLEFERCHIK  
Debtors

Case No.

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR  <small>HUSBAND, WIFE, JOINT OR COMMUNITY</small>	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM.  IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>0626900002</b>	<b>J</b>	MEDICAL SERVICES	X			<b>160.14</b>
CENTEGRA, NIMC VAN RU CREDIT CORP 1350 E. TOUHY AVE. SUITE 100E DES PLAINES, IL 60018-33						
ACCOUNT NO. <b>6032-5903-2264-0243</b>	<b>H</b>	CREDIT CARD PURCHASES OF CONSUMER GOODS INCURRED IN 2005.	X			<b>1,729.30</b>
CITIFINANCIAL RETAIL SERVICES POB 22060 TEMPE, AZ 85285-2060						
ACCOUNT NO. <b>802021</b>	<b>W</b>	MEDICAL SERVICES				<b>1,075.00</b>
DEKALB CLINIC 217 Franklin Street DEKALB, IL 60015						
ACCOUNT NO. <b>6879-4501-2900-2225-285</b>	<b>H</b>	CREDIT CARD PURCHASES OF CONSUMER GOODS INCURRED IN 2006.	X			<b>2,226.42</b>
DELL FINANCIAL SERVICES POB 6403 CAROL STREAM, IL 60197						
ACCOUNT NO. <b>8255-9091-4620-3499</b>	<b>H</b>	CABLE TELEVISION SERVICE	X			<b>106.50</b>
DISH NETWORK c/o THE CBE GROUP POB 2635 WATERLOO, IA 50704-2635						

Sheet no. 3 of 11 continuation sheets attached  
to Schedule of Creditors Holding Unsecured  
Nonpriority Claims

Subtotal	➤	\$ <b>5,297.36</b>
Total	➤	\$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

Official Form 6F (10/06) - Cont.

In re NICHOLAS R. OLEFERCHIK VICKI OLEFERCHIK  
Debtors

Case No.

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>7302-8540-5747-2300</b>					X		<b>463.96</b>
EXXON MOBIL POB 530962 ATLANTA, GA 30353-0962			MERCHANT CREDIT CARD PURCHASES OF CONSUMER GOODS,				
ACCOUNT NO. <b>6004-6601-0422-2777</b>		<b>W</b>	MERCHANT CREDIT CARD PURCHASES OF CONSUMER GOODS INCURRED IN 1995.		X		<b>158.59</b>
FASHION BUG c/o 1ST NAT. COLL. BUR. 610 WARTHAM WAY SPARKS, NV 89434							
ACCOUNT NO. <b>325298</b>		<b>J</b>					<b>260.00</b>
FCI 3703 WEST LAKE AVE. GLENVIEW, IL 60025							
ACCOUNT NO. <b>6032456</b>		<b>W</b>	MEDICAL SERVICES		X		<b>178.40</b>
FOX VALLEY WOMENS HEALTH CARE c/o MEDICAL RECOVERY SP 2250 E. DEVON AVE. SUITE 352 DES PLAINES, IL 60018							
ACCOUNT NO. <b>4405-6102-6025-3959</b>		<b>W</b>	MERCHANT CREDIT CARD PURCHASES OF CONSUMER GOODS.				<b>680.96</b>
GENESIS FINANCIAL SOLUTIONS POB 4865 BEAVORTON, OR 97076							

Sheet no. 4 of 11 continuation sheets attached  
to Schedule of Creditors Holding Unsecured  
Nonpriority Claims

Subtotal	➤	\$ <b>1,741.91</b>
Total	➤	\$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

Official Form 6F (10/06) - Cont.

In re NICHOLAS R. OLEFERCHIK VICKI OLEFERCHIK  
Debtors

Case No.

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>6091100986</b>		<b>W</b>			<b>X</b>		<b>241.29</b>
GOOD SHEPARD HOSPITAL ILLINOIS COLLECTION SERV POB 646 OAK LAWN, IL 60454-0646			MEDICAL SERVICES				
ACCOUNT NO. <b>90342619</b>		<b>H</b>			<b>X</b>		<b>75.42</b>
GOOD SHEPERD HOSPITAL 450 W. HIGHWAY 22 BARRINGTON, IL 60010			MEDICAL SERVICES				
ACCOUNT NO. <b>609009394</b>					<b>X</b>		<b>321.57</b>
GOOD SHEPERD HOSPITAL 450 W. HIGHWAY 22 BARRINGTON, IL 60010			MEDICAL SERVICES				
ACCOUNT NO. <b>90180</b>		<b>H</b>			<b>X</b>		<b>10,631.00</b>
GREATBANK ALGONQUIN 234 S RANDALL RD. ALGONQUIN, IL 60102			CREDIT USED TO PURCHASE VEHICLE WHICH HAS SINCE BEEN REPOSESSED				
ACCOUNT NO. <b>87721</b>		<b>H</b>					<b>121.00</b>
GREATER ELGIN EMERGENCY SPECIALISTS POB 88335 DEPT 2045 CAROL STREAM, IL 60188			MEDICAL SERVICES, 2006				

Sheet no. 5 of 11 continuation sheets attached  
to Schedule of Creditors Holding Unsecured  
Nonpriority Claims

Subtotal	➤	\$ <b>11,390.28</b>
Total	➤	\$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

Official Form 6F (10/06) - Cont.

In re NICHOLAS R. OLEFERCHIK VICKI OLEFERCHIK  
Debtors

Case No.

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>6035-3201-9910-0205</b>		<b>W</b>			<b>X</b>		<b>934.86</b>
HOME DEPOT CREDIT SERVICES POB 689100 DES MOINES, IA 50368-910			MERCHANT CREDIT CARD PURCHASES OF CONSUMER GOODS INCURRED IN 2006.				
ACCOUNT NO. <b>0601100334</b>		<b>J</b>			<b>X</b>		<b>52.22</b>
HR ACCOUNTS 7017 JOHN DEERE PARKWAY POB 672 MOLINE, IL 61266							
ACCOUNT NO. <b>0600200135</b>		<b>J</b>			<b>X</b>		<b>215.25</b>
HR ACCOUNTS 7017 JOHN DEERE PARKWAY POB 672 MOLINE, IL 61266							
ACCOUNT NO. <b>121</b>		<b>W</b>			<b>X</b>		<b>702.00</b>
KISHWAUKEE COLLEGE CCB INC. 7510 Madison Avenue Indianapolis, IN 46227			EDUCATIONAL SERVICES				
ACCOUNT NO. <b>802021</b>		<b>W</b>			<b>X</b>		<b>4,240.00</b>
KISHWAUKEE COMMUNITY HOSP 626 Bethany Road DEKALB, IL 60015			MEDICAL SERVICES				

Sheet no. 6 of 11 continuation sheets attached  
to Schedule of Creditors Holding Unsecured  
Nonpriority Claims

Subtotal	➤	\$ <b>6,144.33</b>
Total	➤	\$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

Official Form 6F (10/06) - Cont.

In re NICHOLAS R. OLEFERCHIK VICKI OLEFERCHIK  
Debtors

Case No.

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		W					822.50
LAW OFFICES OF KO JOHNSON 901 N FIRST ST. DEKALB, IL 60015			LEGAL SERVIES, 1998				
ACCOUNT NO.		W				X	174.00
MALLOFACIAL SURGEONS c/o ROCKFORD MERCHANTIL 2502 S Alpine Rd, ROCKFORD, IL 61108			MEDICAL SERVICES				
ACCOUNT NO. L3							0.00
MED 1 RADIOLOGISTS c/o ROCKFORD MERCHANTIL 2502 S Alpine Rd, ROCKFORD, IL 61108			MEDICAL SERVICES				
ACCOUNT NO. 2728885237		J				X	159.75
NICOR GAS RECEIVABLES PERFORMANCE MGMT LLC 1930 220TH ST SUITE 101 BOTHELL, WASHINGTON, 98021			RESIDENTIAL				
ACCOUNT NO. 2728885237						X	159.75
NICOR GAS c/o RECEIVABLES PERF. MG 1930 220TH ST. SE. SUITE 101 BOTHEIL, WA 98021			RESIDENTIAL GAS SERVICE.				

Sheet no. 7 of 11 continuation sheets attached  
to Schedule of Creditors Holding Unsecured  
Nonpriority Claims

Subtotal	>	\$ 1,316.00
Total	>	\$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

Official Form 6F (10/06) - Cont.

In re NICHOLAS R. OLEFERCHIK VICKI OLEFERCHIK  
Debtors

Case No.

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>07056332</b>		<b>H</b>					<b>199.81</b>
OHIO CASUALTY RECEIVABLES MANG. SERV. POB 181299 FAIRFIELD, OH 45018			INSURANCE.				
ACCOUNT NO. <b>100164</b>		<b>W</b>					<b>0.00</b>
PROVENA ST. JOSEPH HOSPI c/o Armor Systems Corpor 1700 Kiefer Drive SUITE 1 ZION, IL 60099			MEDICAL SERVICES				
ACCOUNT NO. <b>7056332</b>		<b>H</b>					<b>927.00</b>
RECEIVABLES PERFORMANCE MGMT LLC POB 181299 FAIRFIELD, OH 45018			MEICAL SERVICES				
ACCOUNT NO. <b>237946601</b>		<b>W</b>					<b>199.81</b>
RESOURCE GLOBAL RECOVERY SERVICES 7805 HUDSON ROAD SUITE 100 WOODBURY, MN 55125							
							<b>508.69</b>

Sheet no. 8 of 11 continuation sheets attached  
to Schedule of Creditors Holding Unsecured  
Nonpriority Claims

Subtotal	➤	\$ <b>1,835.31</b>
Total	➤	\$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

Official Form 6F (10/06) - Cont.

In re NICHOLAS R. OLEFERCHIK VICKI OLEFERCHIK  
Debtors

Case No.

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>6018011111799783</b>		<b>H</b>			<b>X</b>		<b>1,241.31</b>
ROGERS & HOLLANDS POB 879 MATTESON, IL 60443			MERCHANT CREDIT USED TO PURCHASE CONSUMER GOODS INCURRED IN 2003--2006				
ACCOUNT NO. <b>5149-9401-4234-4778</b>		<b>H</b>			<b>X</b>		<b>2,065.27</b>
SEARS CREDIT CARDS POB 183081 COLUMBUS, OH 43218-3081			MERCHANT CREDIT CARD PURCHASES OF CONSUMER GOODS INCURRED IN 2006.				
ACCOUNT NO. <b>609110986</b>		<b>J</b>			<b>X</b>		<b>75.42</b>
SHERMAN HOSPITAL 934 CENTER ST. ELGIN, IL 60120			MEDICAL SERVICES				
ACCOUNT NO. <b>0066233142</b>		<b>W</b>			<b>X</b>		<b>346.77</b>
SPRINT PCS NOC FINANCIAL SYSTEMS 507 PRUDENTIAL ROAD HORSHAM, PA 19044			TELEPHONE SERVICE.				
ACCOUNT NO. <b>705848</b>		<b>J</b>			<b>X</b>		<b>234.96</b>
STROHSCHIEN DDS ACC INTERNATIONAL ACC BUILDING 919 ESTES COURT SCHAUMBURG, IL 60193			MEDICAL SERVICES				

Sheet no. 9 of 11 continuation sheets attached  
to Schedule of Creditors Holding Unsecured  
Nonpriority Claims

Subtotal	➤	\$ <b>3,963.73</b>
Total	➤	\$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

Official Form 6F (10/06) - Cont.

In re NICHOLAS R. OLEFERCHIK VICKI OLEFERCHIK  
Debtors

Case No.

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>775585</b>		<b>J</b>			<b>X</b>		<b>139.10</b>
SUBURBAN WOMENS HEALTH ACC INTERNATIONAL ACC BUILDING 919 ESTES COURT SCHAUMBURG, IL 60193			MEDICAL SERVICES				
ACCOUNT NO. <b>4352-3707-0310-9314</b>		<b>J</b>			<b>X</b>		<b>1,412.03</b>
TARGET NATIONAL BANK POB 59137 MINNEAPOLIS, MN 55459			MERCHANT CREDIT CARD PURCHASES OF CONSUMER GOODS INCURRED IN 2006.				
ACCOUNT NO. <b>550834944</b>		<b>H</b>			<b>X</b>		<b>536.03</b>
TIRES PLUS CREDIT FIRST NA POB CLEVELAND, OH 44188-0344			MERCHANT CREDIT CARD PURCHASES OF CONSUMER GOODS INCURRED IN 2006.				
ACCOUNT NO. <b>6032-2014-0463-4274SSSSSS</b>		<b>W</b>			<b>X</b>		<b>172.00</b>
WALMART POB 530927 ATLANTA, GA 30353			MERCHANT CREDIT CARD PURCHASES OF CONSUMER GOODS INCURRED IN 2005.				
ACCOUNT NO. <b>310-055-145</b>		<b>J</b>			<b>X</b>		<b>617.95</b>
WFNB EXPRESS POB 659728 SAN ANTONIO, TX 78265			MERCHANT CREDIT CARD PURCHASES OF CONSUMER GOODS INCURRED IN 2005.				

Sheet no. 10 of 11 continuation sheets attached  
to Schedule of Creditors Holding Unsecured  
Nonpriority Claims

Subtotal	➤	\$ <b>2,877.11</b>
Total	➤	\$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

Official Form 6F (10/06) - Cont.

In re NICHOLAS R. OLEFERCHIK VICKI OLEFERCHIK,  
Debtors

Case No.

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>13816</b>		<b>J</b>			<b>X</b>		<b>127.40</b>
<b>WOMENS HEALTH SPECIALISTS 2350 ROYAL BLVD. ELGIN, IL 60123</b>			<b>MEDICAL SERVICES</b>				

Sheet no. 11 of 11 continuation sheets attached  
to Schedule of Creditors Holding Unsecured  
Nonpriority Claims

Subtotal	➤	\$ <b>127.40</b>
Total	➤	\$ <b>52,401.48</b>

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

In re: NICHOLAS R. OLEFERCHIK VICKI OLEFERCHIK, Case No. \_\_\_\_\_  
Debtors (If known) \_\_\_\_\_

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
ART & GAIL FIERROS  MARENGO, IL 60152	Leasehold interest in residence.

Form B6H

(10/05)

In re: **NICHOLAS R. OLEFERCHIK VICKI OLEFERCHIK**

Debtors

Case No.

(If known)

## **SCHEDULE H - CODEBTORS**

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
------------------------------	------------------------------

In re **NICHOLAS R. OLEFERCHIK VICKI OLEFERCHIK**

Debtors

Case No.

(If known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status: <b>MARRIED</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): <b>SON</b>	AGE(S): <b>10</b>
<b>Employment:</b> DEBTOR	SPOUSE	
Occupation <b>MECHANIC</b>	<b>HOMEMAKER</b>	
Name of Employer <b>ALLIED WASTE</b>		
How long employed <b>3.5 YEARS</b>		
Address of Employer <b>1330 GASKET ELGIN, IL</b>		

**Income:** (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly.)	\$ <b>5,515.49</b>	\$ <b>0.00</b>
2. Estimate monthly overtime	\$ <b>0.00</b>	\$ <b>0.00</b>
3. SUBTOTAL	\$ <b>5,515.49</b>	\$ <b>0.00</b>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <b>1,170.39</b>	\$ <b>0.00</b>
b. Insurance	\$ <b>0.00</b>	\$ <b>0.00</b>
c. Union dues	\$ <b>58.00</b>	\$ <b>0.00</b>
d. Other (Specify) _____	\$ <b>0.00</b>	\$ <b>0.00</b>
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <b>1,228.39</b>	\$ <b>0.00</b>
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ <b>4,287.10</b>	\$ <b>0.00</b>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <b>0.00</b>	\$ <b>0.00</b>
8. Income from real property	\$ <b>0.00</b>	\$ <b>0.00</b>
9. Interest and dividends	\$ <b>0.00</b>	\$ <b>0.00</b>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ <b>0.00</b>	\$ <b>0.00</b>
11. Social security or other government assistance (Specify) _____	\$ <b>0.00</b>	\$ <b>0.00</b>
12. Pension or retirement income	\$ <b>0.00</b>	\$ <b>0.00</b>
13. Other monthly income (Specify) _____	\$ <b>0.00</b>	\$ <b>0.00</b>
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ <b>0.00</b>	\$ <b>0.00</b>
15. AVERAGE MONTHLY INCOME (add amounts shown on lines 6 and 14)	\$ <b>4,287.10</b>	\$ <b>0.00</b>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)	<b>\$ 4,287.10</b>	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

In re NICHOLAS R. OLEFERCHIK VICKI OLEFERCHIK  
Debtors

Case No.

(If known)

## **SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

NONE

Official Form 6J (10/06)

In re NICHOLAS R. OLEFERCHIK VICKI OLEFERCHIK  
DebtorsCase No. \_\_\_\_\_  
(If known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>1,100.00</u>
a. Are real estate taxes included? Yes _____ No <u>✓</u>	
b. Is property insurance included? Yes _____ No <u>✓</u>	
2. Utilities: a. Electricity and heating fuel	\$ <u>400.00</u>
b. Water and sewer	\$ <u>80.00</u>
c. Telephone	\$ <u>100.00</u>
d. Other <u>CABLE</u>	\$ <u>80.00</u>
3. Home maintenance (repairs and upkeep)	\$ <u>50.00</u>
4. Food	\$ <u>800.00</u>
5. Clothing	\$ <u>100.00</u>
6. Laundry and dry cleaning	\$ <u>100.00</u>
7. Medical and dental expenses	\$ <u>200.00</u>
8. Transportation (not including car payments)	\$ <u>300.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>0.00</u>
10. Charitable contributions	\$ <u>100.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ <u>0.00</u>
b. Life	\$ <u>0.00</u>
c. Health	\$ <u>58.00</u>
d. Auto	\$ <u>130.00</u>
e. Other _____	\$ <u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)	\$ <u>0.00</u>
(Specify) _____	\$ <u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ <u>0.00</u>
b. Other <u>DODGE DURANGO</u>	\$ <u>300.00</u>
14. Alimony, maintenance, and support paid to others	\$ <u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$ <u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u>0.00</u>
17. Other _____	\$ <u>0.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$ <u>3,898.00</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ <u>4,287.10</u>
b. Average monthly expenses from Line 18 above	\$ <u>3,898.00</u>
c. Monthly net income (a. minus b.)	\$ <u>389.10</u>

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re NICHOLAS R. OLEFERCHIK VICKI OLEFERCHIK  
 Debtors

Case No. \_\_\_\_\_  
 Chapter 7 \_\_\_\_\_

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>\$0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	<b>\$0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	<b>\$0.00</b>
Student Loan Obligations (from Schedule F)	<b>\$0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	<b>\$0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>\$0.00</b>
TOTAL	<b>\$ 0.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	<b>\$4,287.00</b>
Average Expenses (from Schedule J, Line 18)	<b>\$3,898.00</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	<b>\$5,515.00</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	<b>\$0.00</b>	
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	<b>\$0.00</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>\$0.00</b>
4. Total from Schedule F		<b>\$52,401.00</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>\$52,401.00</b>

Official Form 6 - Declaration (10/06)

In re NICHOLAS R. OLEFERCHIK VICKI OLEFERCHIK  
Debtors

Case No. \_\_\_\_\_  
(If known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 28 sheets (*total shown on summary page plus 2*), and that they are true and correct to the best of my knowledge, information, and belief.

Date: 5/29/2007

Signature: s/ NICHOLAS R. OLEFERCHIK  
NICHOLAS R. OLEFERCHIK  
Debtor

Date: 5/29/2007

Signature: s/ VICKI OLEFERCHIK  
VICKI OLEFERCHIK  
(Joint Debtor, if any)

[If joint case, both spouses must sign]

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

UNITED STATES BANKRUPTCY COURT  
Northern District of Illinois

In re: NICHOLAS R. OLEFERCHIK VICKI OLEFERCHIK,  
Debtors

Case No. \_\_\_\_\_  
(If known)

## STATEMENT OF FINANCIAL AFFAIRS

### 1. Income from employment or operation of business

None  State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
1,690.00	HUSBAND'S INCOME FROM EMPLOYMENT.	2003
34,676.00	HUSBAND'S INCOME FROM EMPLOYMENT.	2004
0.00	WIFE'S INCOME FROM EMPLOYMENT.	2004
56,350.00	HUSBAND'S INCOME FROM EMPLOYMENT.	2005
8,000.00	WIFE'S INCOME FROM EMPLOYMENT.	2005
66,186.61	HUSBAND'S INCOME FROM EMPLOYMENT.	2006
1,778.00	WIFE'S INCOME FROM EMPLOYMENT.	2006
	HUSBAND'S INCOME FROM EMPLOYMENT.	2007
0.00	WIFE'S INCOME FROM EMPLOYMENT.	2007

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
--------	--------	--------------------

Form 7-Cont.  
(10/05)

### 3. Payments to creditors

**Complete a. or b., as appropriate, and c.**

None

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
------------------------------	-------------------	-------------	--------------------

None

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
------------------------------	---------------------------------	--------------------------------------	-----------------------

None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
--	-------------------	-------------	--------------------

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
------------------------------------	----------------------	---------------------------------	--------------------------

Form 7-Cont.  
(10/05)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
--	--------------------	---

## 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
<b>GREATBANK ALGONQUIN 234 S RANDALL RD. ALGONQUIN, IL 60102</b>	<b>10/01/2006</b>	<b>2004 CHEVY CAVALIER</b>

## 6. Assignments and receiverships

None



a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
---------------------------------	-----------------------	---

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



NAME AND ADDRESS OF CUSTODIAN	NAME AND ADDRESS OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
----------------------------------	---	------------------	---

Form 7-Cont.  
(10/05)

## 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
--	--------------------------------------	-----------------	-------------------------------------

## 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
---	--	-----------------

## 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>Consumer Credit Counseling Service 100 Edgewood Avenue Suite 1800 Atlanta, GA 30303</b>	<b>04/27/07</b>	<b>\$100.00</b>
<b>MATTHEW M. LITVAK 155 N HARBOR DRIVE 4301 CHICAGO, IL 60601</b>		<b>750.00</b>

## 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
---	------	--

Form 7-Cont.  
(10/05)

---

None



b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
----------------------------------	---------------------------	---

---

## 11. Closed financial accounts

None



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
------------------------------------	--	--

---

## 12. Safe deposit boxes

None



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
--	---	-------------------------------	---

---

## 13. Setoffs

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
------------------------------	-------------------	---------------------

Form 7-Cont.  
(10/05)

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
------------------------------	--------------------------------------	----------------------

#### 15. Prior address of debtor

None  
 If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
123 FRONT STREET MARENGO, ILLINOIS	NICHOLAS & VICKI OLEFERCHIK	

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
--------------------------	--	-------------------	----------------------

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
--------------------------	--	-------------------	----------------------

Form 7-Cont.  
(10/05)

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None



NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
--	---------------	--------------------------

## 18. Nature, location and name of business

None



a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER I.D. NO.	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
------	--	---------	--------------------	-------------------------------

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None



NAME	ADDRESS
------	---------

\* \* \* \* \*

*[if completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 5/29/2007

Signature  
of Debtor s/ NICHOLAS R. OLEFERCHIK  
NICHOLAS R. OLEFERCHIK

Date 5/29/2007

Signature  
of Joint  
Debtor s/ VICKI OLEFERCHIK  
VICKI OLEFERCHIK

UNITED STATES BANKRUPTCY COURT  
Northern District of Illinois

In re: NICHOLAS R. OLEFERCHIK VICKI OLEFERCHIK  
Debtors

Case No. \_\_\_\_\_  
Chapter 7 \_\_\_\_\_

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.  
 I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.  
 I intend to do the following with respect to the property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
1.					

Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)
None		

Date: 5/29/2007

s/ NICHOLAS R. OLEFERCHIK

Signature of Debtor

Date: 5/29/2007

s/ VICKI OLEFERCHIK

Signature of Joint Debtor

**UNITED STATES BANKRUPTCY COURT  
Northern District of Illinois**

Exhibit "C"

*[If, to the best of the debtor's knowledge, the debtor owns or has possession of property that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety, attach this Exhibit "C" to the petition.]*

In re: **NICHOLAS R. OLEFERCHIK**

Case No.:

**VICKI OLEFERCHIK**

Chapter: **7**

Debtor(s)

Exhibit "C" to Voluntary Petition

1. Identify and briefly describe all real or personal property owned by or in possession of the debtor that, to the best of the debtor's knowledge, poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):

**NONE**

---

2. With respect to each parcel of real property or item of personal property identified in question 1, describe the nature and location of the dangerous condition, whether environmental or otherwise, that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):

---

---

---

---

UNITED STATES BANKRUPTCY COURT  
Northern District of Illinois

In re: NICHOLAS R. OLEFERCHIK VICKI OLEFERCHIK Case No. \_\_\_\_\_  
Debtors Chapter 7 \_\_\_\_\_

**DISCLOSURE OF COMPENSATION OF ATTORNEY  
FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$ <u>750.00</u>
Prior to the filing of this statement I have received	\$ <u>750.00</u>
Balance Due	\$ <u>0.00</u>

2. The source of compensation paid to me was:

Debtor  Other (specify)

3. The source of compensation to be paid to me is:

Debtor  Other (specify)

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.  
 I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs, and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- [Other provisions as needed]

**None**

6. By agreement with the debtor(s) the above disclosed fee does not include the following services:

**None**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: 5/29/2007

**MATTHEW M LITVAK, Bar No. 6208529**

**MATTHEW M. LITVAK**  
Attorney for Debtor(s)